

**Appl. No.** : 09/312,028  
**Filed** : May 14,1999

Revised claim amendments section of  
Amendment filed on March 21, 2002

1. (Original) A method, comprising:  
receiving at a computer resource accessible through the Internet, a payment request from a first party to a two-sided transaction;  
performing risk management assessments for parties on each side of said transaction and declining said payment request if said risk management assessment produces an adverse indication, otherwise  
processing said payment request for delivery of a payment associated therewith.
2. (Original) A method as in claim 1 wherein said transaction comprises an auction.
3. (Original) A method as in claim 1 wherein said risk management assessment is performed on the basis of credit and authentication information derived at least in part from customer information received with said payment request.
4. (Original) A method as in claim 3 wherein said customer information comprises credit card account information.
5. (Original) A method as in claim 4 wherein said customer information further comprises bank account information.
6. (Original) A method as in claim 3 wherein said customer information comprises bank account information.
7. (Original) A method as in claim 6 wherein said bank account information comprises checking account information.
8. (Original) A method as in claim 3 wherein said risk management assessment is performed on the basis of credit information obtained at least in part from a third party that is not directly associated with said transaction.
9. (Original) A method as in claim 8 wherein said third party is a credit card issuing agency or credit bureau.
10. (Original) A method as in claim 8 wherein said third party is a bank.

**Appl. No.** : **09/312,028**  
**Filed** : **May 14,1999**

11. (Original) A method as in claim 8 wherein said third party is an electronic check acceptance and/or guarantee service provider.

12. (Original) A method as in claim 3 wherein said risk management assessment includes an automated component and a non-automated component.

13. (Original) A method as in claim 3 wherein said automated component of said risk management assessment relies, at least in part, on risk assessment scoring provided by a third party that is not directly associated with the transaction.

14. (Original) A method as in claim 1 wherein said payment request includes customer information received in response to one or more solicitations therefor.

15. (Original) A method as in claim 14 wherein said customer information includes buyer and seller information.

16. (Original) A method as in claim 15 wherein said buyer and seller information includes e-mail addresses for one or more parties to said transaction.

17. (Original) A method as in claim 14 wherein said one or more solicitations are presented as Web forms to be completed by at least one party to said transaction.

18. (Original) A method as in claim 1 wherein said payment request includes credit and authentication information for said first party to said transaction.

19. (Original) A method as in claim 18 wherein said credit and authentication information includes credit card account information and/or bank account information.

20. (Original) A method as in claim 19 wherein said credit and authentication information is received in response to one or more solicitations therefor.

21. (Original) A method as in claim 20 wherein said solicitations are presented as Web forms for completion by said first party to said transaction.

22. (Original) A method as in claim 1 wherein processing said payment request comprises:

submitting a payment authorization request; and

upon receiving a settlement indication regarding said payment authorization request, transmitting said payment.

23. (Original) A method as in claim 22 wherein said payment is transmitted as a check.

**Appl. No.** : **09/312,028**  
**Filed** : **May 14,1999**

24. (Original) A method as in claim 22 wherein said payment is transmitted as a money order.

25. (Original) A method as in claim 22 wherein said payment is transmitted as an instruction to have funds automatically deposited in an account.

26. (Original) A method as in claim 25 wherein said account is identified by at least one of the parties to said transaction prior to said transaction.

27. (Original) A method as in claim 25 wherein said account is identified as part of said payment request.

28. (Original) A method as in claim 22 wherein said payment authorization request is submitted to a check acceptance and/or guarantee service provider.

29. (Currently amended) A method as in claim 22 wherein said payment authorization request is submitted to a ~~this~~ third party not directly associated with said transaction.

30. (Original) A method as in claim 22 wherein said settlement indication comprises funds to satisfy said payment authorization request.

31. (Original) An electronic transaction system, comprising:

a user interface configured to receive, via the Internet, a payment request from a first party to a two-sided transaction; and

a risk management assessment system configured to (1) perform a risk assessment of parties on each side of said transaction, and (2) decline said payment request if the risk assessment produces an adverse indication, or process said payment request for delivery of a payment associated therewith where no such adverse indication is produced.

32. (Original) A system as in claim 31 wherein said risk management assessment system is configured to perform said risk management assessment on the basis of credit and authentication information provided via said user interface.

33. (Original) A system as in claim 32 wherein said credit and authentication information comprises credit card account information.

34. (Original) A system as in claim 32 wherein said credit information comprises bank account information.

35. (Original) A system as in claim 34 wherein said bank account information comprises checking account information.

**Appl. No.** : 09/312,028  
**Filed** : May 14,1999

36. (Original) A system as in claim 32 wherein said risk management assessment system is configured to utilize risk assessment scoring provided by a third party that is not directly associated with the transaction.

37. (Original) A system as in claim 31 wherein said user interface is configured to solicit customer information from a party to said transaction.

38. (Original) A system as in claim 37 wherein said customer information includes buyer and seller information.

39. (Original) A system as in claim 38 wherein said buyer and seller information includes e-mail addresses for one or more parties to said transaction.

40. (Original) A system as in claim 37 wherein one or more solicitations are presented by said user interface as Web forms to be completed by at least one party to said transaction.

41. (Original) A system as in claim 31 wherein said electronic transaction system is configured to process said payment request by submitting a payment authorization request and, upon receiving a settlement indication regarding said payment authorization request, transmitting said payment.

42. (Original) A system as in claim 41 wherein said payment is transmitted as a check.

43. (Original) A system as in claim 41 wherein said payment is transmitted as a money order.

44. (Original) A system as in claim 41 wherein said payment is transmitted as an instruction to have funds automatically deposited in an account.

45. (New) A system as in claim 31 wherein the transaction comprises a sale from a seller to a buyer and wherein the risk management assessment system is configured to perform a risk assessment of the seller.

46. (New) A system as in claim 45 wherein the risk management assessment system is configured to perform a risk assessment of the buyer.

47. (New) A system as in claim 45 wherein the first party is the seller.

48. (New) A system as in claim 45 wherein the first party is the buyer.

49. (New) A system as in claim 45 wherein the sale is an auction sale.

**Appl. No.** : **09/312,028**  
**Filed** : **May 14,1999**

50. (New) A system as in claim 31 wherein the transaction comprises a payment from a payer to a payee and wherein the risk management assessment system is configured to perform a risk assessment of the payee.

51. (New) A method as in claim 1 wherein the transaction comprises a sale from a seller to a buyer and wherein the risk management assessment is performed of the seller.

52. (New) A method as in claim 51 wherein the sale is an auction sale.

53. (New) A method as in claim 1 wherein the transaction comprises a payment from a payer to a payee and wherein the risk management assessment is performed of the payee.

54. (New) A method as in claim 53 wherein the first party is the payee.

55. (New) A method as in claim 53 wherein the first party is the payer.